



October is Cyber Security Awareness Month

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Editors: The Consumer Protection Division of the Wisconsin Department of Agriculture, Trade and Consumer Protection is working with Wisconsin Emergency Management's Ready Wisconsin program to remind consumers to be cyber savvy and protect yourself from scams, ID thieves and hackers. (Cyber Savvy logo also attached)

Be Cyber Savvy

October is Cyber Security Awareness Month

(MADISON) – Are you and your family safe and secure online? Governor Scott Walker has declared October as Cyber Security Awareness Month. Throughout the month, ReadyWisconsin will feature easy to follow tips that can stop cybercriminals before they strike your computer or mobile devices.

In 2010, people throughout Wisconsin lost \$4.9 million through cyber rip-offs and scams. The average was more than \$1000 per victim. In one case, a victim lost more than \$160,000.

ReadyWisconsin wants to help you protect your digital life. Beginning October 1st, you can find cyber security tips on our website: <http://readywisconsin.wi.gov>. You'll also find videos from Wisconsin Attorney General J.B. Van Hollen and other cyber security experts.

We'll also send the tips and links to the videos via Twitter and Facebook (www.twitter.com/readywisconsin and www.facebook.com/readywisconsin).

Top Five Tips:

- **Password "Plus":** Don't use the same password for your email, social media, and bank accounts. Once cybercriminals obtain that one password, they can raid all your accounts.
- **Long and strong:** Combine capital and lowercase letters with numbers and symbols to create more secure passwords.
- **Write it down and keep it safe:** Everyone can forget a password. Keep a list that's stored in a safe, secure place away from your computer.
- **When in doubt, throw it out:** Links in email, tweets, posts, and online advertising are often used by cybercriminals to compromise your computer. If it looks suspicious, even if you know the source, it's best to delete or if appropriate, mark as junk email.
- **Get savvy about Wi-Fi hotspots:** Limit the type of business you conduct and adjust the security settings on your device to limit access.

ReadyWisconsin has created a web page called **Scams and Scoundrels**. This page will have the latest scams that cybercriminals are using to victimize people across the country including here in Wisconsin.



Top Five Scams:

- **Identity Theft:** Identity theft occurs when someone steals another's personal information without their knowledge to commit theft or fraud. Identity theft is a vehicle for perpetrating other types of fraud schemes. Typically, the victim is led to believe they are divulging sensitive personal information to a legitimate business, sometimes as a response to an email solicitation to update billing or membership information, or as an application to a fraudulent Internet job posting.
- **Credit Card Fraud:** The Internet Crime Complaint Center has received multiple reports alleging foreign subjects are using fraudulent credit cards. The unauthorized use of a credit/debit card, or card number, to fraudulently obtain money or property is considered credit card fraud. Credit/debit card numbers can be stolen from unsecured websites, or can be obtained in an identity theft scheme.
- **Phishing and spoofing:** Phishing and spoofing are somewhat synonymous in that they refer to forged or faked electronic documents. Spoofing generally refers to email which is forged to appear as though it was sent by someone other than the actual source. Phishing, often utilized in conjunction with a spoofed email, is the act of sending an email falsely claiming to be an established legitimate business in an attempt to dupe the unsuspecting recipient into divulging personal, sensitive information such as passwords, credit card numbers, and bank account information after directing the user to visit a specified website. The website, however, is not genuine and was setup only as an attempt to steal the user's information.
- **Auction Fraud:** Scam from sales on Internet auction sites or the non-delivery of products purchased through an Internet auction site. The seller may say he/she lives in the U.S. but tells the victim to send money outside the country for business reasons or a family emergency. The seller may also ask you to wire funds directly to him/her with a bank to bank transfer. That way the money is virtually unrecoverable.
- **Debt Elimination:** These schemes generally involve websites advertising a legal way to dispose of mortgage loans and credit card debts. Most often, the participant is told to send \$1,500 to \$2,000 to the subject, along with all the particulars of the participant's loan information and a special power of attorney authorizing the subject to enter into transactions regarding the title of the participant's homes on their behalf. The potential risk of identity theft related crimes associated with the debt elimination scheme is extremely high because the participants provide all of their personal information to the subject.

For more information on Cyber Security Awareness Month please contact Tod Pritchard at 608-242-3324 or 608-219-4008 or tod.pritchard@wisconsin.gov.

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